

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ANNETTE I. BRANDY	§	Case No. 16-80554
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/08/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 11/04/2016.
- 6) Number of months from filing or conversion to last payment: 3.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,319.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 2,960.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 2,960.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,035.65	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 229.39	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,265.04</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SPRINGER LAW FIRM	Lgl	4,000.00	2,500.00	2,500.00	2,035.65	0.00
CHRYSLER CAPITAL	Sec	18,275.00	18,075.00	18,075.00	315.55	379.41
CHRYSLER CAPITAL	Uns	10,389.00	13,551.33	13,551.33	0.00	0.00
CITY OF FREEPORT	Uns	0.00	NA	NA	0.00	0.00
CITY OF ROCKFORD	Sec	0.00	NA	NA	0.00	0.00
FREEPORT WATER & SEWER	Uns	0.00	NA	NA	0.00	0.00
ROCK RIVER WATER	Sec	1,100.00	0.00	0.00	0.00	0.00
ROCK RIVER WATER	Uns	0.00	471.22	471.22	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	1,612.36	1,612.36	1,612.36	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	3,617.71	3,617.71	3,617.71	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	1,335.17	1,335.17	1,335.17	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	3,038.49	3,038.49	3,038.49	0.00	0.00
ADT SECURITY SERVICES	Uns	1,290.00	NA	NA	0.00	0.00
PHEAA	Uns	93,694.00	79,044.16	79,044.16	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
CITY OF ROCKFORD	Uns	500.00	NA	NA	0.00	0.00
CITY OF ROCKFORD	Uns	300.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	1,155.00	1,154.60	1,154.60	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CRUSADER CLINIC	Uns	1,952.00	NA	NA	0.00	0.00
DEFENDER DIRECT	Uns	296.00	NA	NA	0.00	0.00
DISH NETWORK LLC	Uns	913.00	NA	NA	0.00	0.00
ARM PROFESSIONAL SERVICES	Uns	4,300.00	4,299.75	4,299.75	0.00	0.00
ILLINOIS SECRETARY OF STATE	Uns	0.00	NA	NA	0.00	0.00
THE ILLINOIS TOLLWAY	Uns	1,730.80	25,671.00	25,671.00	0.00	0.00
INFINITY HEALTHCARE	Uns	395.00	NA	NA	0.00	0.00
USA FUNDS - MC E2148	Uns	24,331.00	29,575.56	29,575.56	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,657.00	NA	NA	0.00	0.00
USA FUNDS - MC E2148	Uns	12,671.00	5,109.53	5,109.53	0.00	0.00
ROCK RIVER WATER	Uns	5,000.00	353.91	353.91	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	204.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEM	Uns	718.00	NA	NA	0.00	0.00
SWEDISH AMERICAN HEALTH	Uns	395.00	NA	NA	0.00	0.00
NATIONAL CREDIT SYSTEMS INC	Uns	270.00	270.00	270.00	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	2,576.00	2,527.04	2,527.04	0.00	0.00
WINNEBAGO COUNTY CIRCUIT	Uns	350.00	NA	NA	0.00	0.00
TIMOTHY JENSEN	Uns	0.00	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	0.00	654.28	654.28	0.00	0.00
FIFTH THIRD BANK	Sec	0.00	409.12	409.12	0.00	0.00
PORANIA LLC	Uns	0.00	854.12	854.12	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	7,808.29	7,808.29	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 18,075.00	\$ 315.55	\$ 379.41
All Other Secured	\$ 10,012.85	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 28,087.85</b>	<b>\$ 315.55</b>	<b>\$ 379.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 171,344.79</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 2,265.04	
Disbursements to Creditors	\$ 694.96	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 2,960.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/26/2017

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.